



ask SHIP

Q: I think I would like to change my Medicare supplement insurance. The premium keeps increasing. Can I do this any time? How do I know what plan is best for me?

A. The Annual Enrollment Period for Medicare Advantage and Part D drug coverage is October 15 to December 7 each year.

This is the one time each year when anyone with a Medicare supplement insurance policy may switch to a Medicare Advantage Plan, a Part D stand-alone plan, or a Medicare Advantage with Part D Plan.

Any changes made to your coverage during the Annual Enrollment Period this year will begin January 1, 2016. If this is the first time that you have switched from a Medicare supplement insurance policy to a Medicare Advantage plan, you will have a 12-

month trial period.

Comparing plans to find the best fit for you is very important. SHIP Counselors can help you do this.

The State Health Insurance Assistance Program (SHIP), is a free & impartial health insurance counseling program provided by the Indiana Department of Insurance for people with Medicare. Counselors are thoroughly trained to assist with questions about Medicare, Medicare supplement insurance, Medicare Advantage, Medicaid, employer benefit plans, long-term care, help paying for prescriptions and more.

SHIP doesn't sell anything. Instead, they give qualified, objective and FREE health insurance counseling to Medicare beneficiaries, who have concerns with or questions about their health insurance.

SHIP Counselors can assist you with side-by-side plan comparisons

using the Plan Finder tool at www.medicare.gov. There are more than 100 SHIP sites throughout the state to assist you. You can more information on scheduling an appointment with a SHIP site near you by calling 1-800-452-4800 or 1-866-846-0139 TDD.

SHIP also offers enrollment events to help you compare plans and learn more about your Medicare options. To find an event near you, visit www.medicare.in.gov and click on the SHIP Presentations & Events link.

If you or someone you know needs help understanding or comparing Medigap Plans or with other Medicare related issues, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.